

Frequently Asked Questions

NOTE: These summaries are for information only. This is not a contract. For a detailed and precise statement of benefits and exclusions, please refer to your

The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Alameda Alliance for Health	Anthem Blue Cross EPO	Anthem Blue Cross HMO
Are all members required to have a primary care physician (PCP)?	Yes	No	Yes
What types of specialists are offered as PCPs	s in this plan?		
General Practice	Yes	N/A	Yes
Family Practice	Yes	N/A	Yes
Pediatrician	Yes	N/A	Yes
• OB/GYN	Yes	N/A	Yes
Internal Medicine	Yes	N/A	Yes
Are members required to get a referral from a PCP before going to a specialist?	Yes	No	Yes
How often can members change their PCP in one benefit year?	Monthly	N/A	Monthly
On average, how soon can a member be seen for a routine visit after requesting an appointment? (in weeks)	2 weeks	2 weeks	2 weeks
On average, how soon does it usually take to be seen if follow up care is necessary? (in weeks)	2 weeks	2 weeks	1 week
Does the plan offer a prescription drug mail-in program?	Yes	Yes	Yes
Does the plan ask members to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional	benefits:		
Biofeedback	No	Yes	No
Acupuncture	No	Yes	No
Chiropractic	No	Yes	No
More than 20 outpatient alcohol and drug visits per year	No	Yes	Yes
Elective Abortions	Yes	Yes	Yes
Total number of HFP Members as of 1/1/08	7,821	197,810	131,197
Does the plan require its members to use Binding Arbitration to resolve disputes? *	No	Yes	Yes
If yes, does Binding Arbitration include Medical Malpractice?	N/A	Yes	Yes

^{*} To get additional information about each insurance plan's dispute resolution provisions, call the plan or refer to the plan's Combined Evidence of Coverage and Disclosure Form or Certificate of Insurance Booklet, which is available upon request from each health plan.

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Are all members required to have a primary care physician (PCP)?	No	Yes	Yes
What types of specialists are offered as PCPs	s in this plan?		
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
• OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Are members required to get a referral from a PCP before going to a specialist?	No	Yes	Yes
How often can members change their PCP in one benefit year?	N/A	Monthly	Monthly
On average, how soon can a member be seen for a routine visit after requesting an appointment? (in weeks)	1 week	1 week	4 weeks
On average, how soon does it usually take to be seen if follow up care is necessary? (in weeks)	1 week	1 week	1 week
Does the plan offer a prescription drug mail-in program?	Yes	Yes	No
Does the plan ask members to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional	benefits:		
Biofeedback	No	No	No
Acupuncture	No	No	Yes
Chiropractic	No	No	Yes
More than 20 outpatient alcohol and drug visits per year	No	No	No
Elective Abortions	Yes	Yes	Yes
Total number of HFP Members as of 1/1/08	7,953	34,406	32,481
Does the plan require its members to use Binding Arbitration to resolve disputes? *	No	No	No
If yes, does Binding Arbitration include Medical Malpractice?	N/A	N/A	N/A

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Care 1st Health Plan	CenCal Health	Central Coast Alliance for Health
Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
What types of specialists are offered as PCPs	s in this plan?		
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
• OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Are members required to get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How often can members change their PCP in one benefit year?	Monthly	Monthly	Monthly
On average, how soon can a member be seen for a routine visit after requesting an appointment? (in weeks)	1 week	2 weeks	4 weeks
On average, how soon does it usually take to be seen if follow up care is necessary? (in weeks)	1 week	2 weeks	1 week
Does the plan offer a prescription drug mail-in program?	No	No	No
Does the plan ask members to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional	benefits:		
Biofeedback	No	No	Yes
Acupuncture	No	Yes	Yes
Chiropractic	No	Yes	Yes
More than 20 outpatient alcohol and drug visits per year	No	Yes	No
Elective Abortions	Yes	Yes	Yes
Total number of HFP Members as of 1/1/08	10,033	2,358	3,243
Does the plan require its members to use Binding Arbitration to resolve disputes? *	Yes	Yes	No
If yes, does Binding Arbitration include Medical Malpractice?	No	Yes	N/A

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
What types of specialists are offered as PCPs	s in this plan?		
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
• OB/GYN	Yes	Yes	No
Internal Medicine	Yes	Yes	Yes
Are members required to get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How often can members change their PCP in one benefit year?	Anytime	Monthly	Anytime
On average, how soon can a member be seen for a routine visit after requesting an appointment? (in weeks)	2 weeks	1 week	1 week
On average, how soon does it usually take to be seen if follow up care is necessary? (in weeks)	2 weeks	1 week	1 week
Does the plan offer a prescription drug mail-in program?	Yes	No	No
Does the plan ask members to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional	benefits:		
Biofeedback	Yes	No	Yes
Acupuncture	Yes	No	Yes
Chiropractic	Yes	No	Yes
More than 20 outpatient alcohol and drug visits per year	Yes	No	No
Elective Abortions	Yes	Yes	Yes
Total number of HFP Members as of 1/1/08	25,019	19,698	3,499
Does the plan require its members to use Binding Arbitration to resolve disputes? *	Yes	Yes	No
If yes, does Binding Arbitration include Medical Malpractice?	No	No	N/A

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Health Net Life EPO	Health Net HMO	Health Plan of San Joaqin
Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
What types of specialists are offered as PCPs	s in this plan?		
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
• OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Are members required to get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How often can members change their PCP in one benefit year?	Monthly	Monthly	Monthly
On average, how soon can a member be seen for a routine visit after requesting an appointment? (in weeks)	1 week	1 week	1 week
On average, how soon does it usually take to be seen if follow up care is necessary? (in weeks)	1 week	1 week	2 weeks
Does the plan offer a prescription drug mail-in program?	Yes	Yes	Yes
Does the plan ask members to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional	benefits:		
Biofeedback	No	No	Yes
Acupuncture	No	No	Yes
Chiropractic	Yes	Yes	Yes
More than 20 outpatient alcohol and drug visits per year	No	No	No
Elective Abortions	Yes	Yes	Yes
Total number of HFP Members as of 1/1/08	855	115,795	9,795
Does the plan require its members to use Binding Arbitration to resolve disputes? *	Yes	Yes	Yes
If yes, does Binding Arbitration include Medical Malpractice?	Yes	Yes	Yes

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
What types of specialists are offered as PCPs	in this plan?		
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
• OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Are members required to get a referral from a PCP before going to a specialist?	No	Yes	Yes
How often can members change their PCP in one benefit year?	Monthly	Monthly	Anytime
On average, how soon can a member be seen for a routine visit after requesting an appointment? (in weeks)	2 weeks	1 week	4 weeks
On average, how soon does it usually take to be seen if follow up care is necessary? (in weeks)	1 week	2 weeks	4 weeks
Does the plan offer a prescription drug mail-in program?	No	No	Yes
Does the plan ask members to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional	benefits:		
Biofeedback	No	No	No
Acupuncture	Yes	No	No
Chiropractic	Yes	No	Yes
More than 20 outpatient alcohol and drug visits per year	No	No	Yes
Elective Abortions	Yes	Yes	Yes
Total number of HFP Members as of 1/1/08	3,504	48,335	116,806
Does the plan require its members to use Binding Arbitration to resolve disputes? *	No	No	Yes
If yes, does Binding Arbitration include Medical Malpractice?	N/A	N/A	Yes

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The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Kern Family Health Care	L.A. Care Health Plan	Molina Healthcare
Are all members required to have a primary care physician (PCP)?	Yes	Yes	Yes
What types of specialists are offered as PCPs	s in this plan?		
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
• OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Are members required to get a referral from a PCP before going to a specialist?	Yes	Yes	Yes
How often can members change their PCP in one benefit year?	Monthly	Monthly	Monthly
On average, how soon can a member be seen for a routine visit after requesting an appointment? (in weeks)	2 weeks	1 week	1 week
On average, how soon does it usually take to be seen if follow up care is necessary? (in weeks)	2 weeks	1 week	1 week
Does the plan offer a prescription drug mail-in program?	No	Yes	No
Does the plan ask members to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional	benefits:		
Biofeedback	No	No	No
Acupuncture	Yes	No	Yes
Chiropractic	Yes	No	Yes
More than 20 outpatient alcohol and drug visits per year	Yes	Yes	No
Elective Abortions	Yes	Yes	Yes
Total number of HFP Members as of 1/1/08	12,023	3,589	34,979
Does the plan require its members to use Binding Arbitration to resolve disputes? *	Yes	No	No
If yes, does Binding Arbitration include Medical Malpractice?	Yes	N/A	N/A

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Are all members required to have a primary care physician (PCP)?	Yes	Yes	No
What types of specialists are offered as PCPs	s in this plan?		
General Practice	Yes	Yes	Yes
Family Practice	Yes	Yes	Yes
Pediatrician	Yes	Yes	Yes
• OB/GYN	Yes	Yes	Yes
Internal Medicine	Yes	Yes	Yes
Are members required to get a referral from a PCP before going to a specialist?	Yes	Yes	No
How often can members change their PCP in one benefit year?	Monthly	Monthly	Anytime
On average, how soon can a member be seen for a routine visit after requesting an appointment? (in weeks)	3 weeks	4 weeks	2 weeks
On average, how soon does it usually take to be seen if follow up care is necessary? (in weeks)	1 week	4 weeks	1 week
Does the plan offer a prescription drug mail-in program?	No	No	Yes
Does the plan ask members to substitute generic for brand name drugs, except when medically necessary?	Yes	Yes	Yes
Does the plan provide the following optional	benefits:		
Biofeedback	No	Yes	No
Acupuncture	Yes	Yes	No
Chiropractic	Yes	Yes	No
More than 20 outpatient alcohol and drug visits per year	Yes	Yes	No
Elective Abortions	Yes	Yes	Yes
Total number of HFP Members as of 1/1/08	6,177	15,058	3,196
Does the plan require its members to use Binding Arbitration to resolve disputes? *	Yes	Yes	Yes
If yes, does Binding Arbitration include Medical Malpractice?	No	No	Yes

^{*} To get additional information about each insurance plan's dispute resolution provisions, call the plan or refer to the plan's Combined Evidence of Coverage and Disclosure Form or Certificate of Insurance Booklet, which is available upon request from each health plan.

Frequently Asked Questions about Dental and Vision Plans

The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Access Dental Plan	Delta Dental	Health Net Dental
Are members required to choose a Primary Care Dentist?	Yes	No	Yes
Are members required to get a referral from a Primary Care Dentist before going to a specialist?	Yes	No	Yes
How often can members change their dentist?	Monthly	Anytime	Monthly
On average, how soon can a member be seen for a routine dental check-up after requesting an appointment?(in weeks)	3 weeks	2 weeks	2 weeks
On average, how soon does it usually take to be seen if follow up dental care is necessary? (in weeks)	3 weeks	2 weeks	2 weeks
Total number of HFP members as of January 1, 2008	125,380	416,399	60,411
Does the plan require its members to use Binding Arbitration to resolve disputes? *	No	No	Yes
If yes, does the Binding Arbitration include Dental Malpractice?	N/A	N/A	Yes

The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	EyeMed Vision Care	Safe Guard Vision	Vision Service Plan
What is the maximum length of time between requesting an appointment and being seen for a routine annual vision exam? (in weeks)	2 Weeks	4 Weeks	4 Weeks
Can members see a medical doctor (Ophthalmologist) for annual eye examinations?	Yes	Yes	Yes
Total number of HFP members as of January 1, 2008	70,518	64,983	710,127
Does the plan require its members to use Binding Arbitration to resolve disputes? *	No	Yes	Yes
If yes, does the Binding Arbitration include Medical Malpractice?	N/A	Yes	No

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Frequently Asked Questions about Dental and Vision Plans

The information on this chart was provided by each plan. For more information, see the plan descriptions in this Handbook.	Premier Access	SafeGuard Dental	Western Dental
Are members required to choose a Primary Care Dentist?	Yes	Yes	Yes
Are members required to get a referral from a Primary Care Dentist before going to a specialist?	Yes	Yes	Yes
How often can members change their dentist?	Anytime	Monthly	Monthly
On average, how soon can a member be seen for a routine dental check-up after requesting an appointment?(in weeks)	2 weeks	2 weeks	3 weeks
On average, how soon does it usually take to be seen if follow up dental care is necessary? (in weeks)	2 weeks	2 weeks	3 weeks
Total number of HFP members as of January 1, 2008	25,272	138,673	79,495
Does the plan require its members to use Binding Arbitration to resolve disputes? *	No	Yes	Yes
If yes, does the Binding Arbitration include Dental Malpractice?	N/A	Yes	Yes

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Notes